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**FIRM SIZE AND AGE ON NON-ADOPTERS OF  
MONTHLY TAX DEDUCTION ELECTRONIC  
PAYMENT: NEGERI SEMBILAN SME EMPLOYERS**



**MASTER OF SCIENCE  
(INTERNATIONAL ACCOUNTING)  
UNIVERSITI UTARA MALAYSIA  
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**FIRM SIZE AND AGE ON NON-ADOPTERS OF MONTHLY TAX  
DEDUCTION ELECTRONIC PAYMENT: NEGERI SEMBILAN SME  
EMPLOYERS**



**Research Paper Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia,  
In Fulfillment of the Requirement for the Master of Science  
(International Accounting)**



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## ABSTRACT

Inland Revenue Board of Malaysia (IRBM) has arranged several electronic platforms for employer group of taxpayers to remit Monthly Tax Deduction (MTD) payments more easily. Even though the online payment has shown progressive support from the year 2014 to 2016 which is from 20% to 24%, if compared to the traditional payment methods it is still far behind as not many employers using MTD e-payment facilities. This study is aimed to find whether there are significant differences between firm characteristics and non-adopters of MTD e-payment. There were two objectives in this study. Firstly, to understand if there is a significance difference between firm age and non-adopters of MTD e-payment and next to understand if there is a significance difference between firm size and non-adopters of MTD e-payment among the employer group taxpayers. In order to meet the objectives, this study was carried out by obtaining secondary data from IRBM. The data was derived from 2,186 SMEs employer files that belongs to IRBM Seremban branch. Inference analysis methods were applied in this study to test the significant differences between the firm's demographic characteristics which are firm age and firm size with non-adopters of MTD e-payment. As to test the differences between the firm age and non-adopters of MTD e-payment the T-test analysis was applied and to test the differences between the firm size and non-adopters of MTD e-payment the Analysis of variance (ANOVA) was applied. Through the analysis, noteworthy findings were disclosed in relation to this study. The findings shows both the firm characteristics in this study which are firm size and firm age have significant different with the non-adopters of MTD e-payment.

**Keywords:** e-payment, non-adopters, firm size, firm age, MTD

## ABSTRAK

Lembaga Hasil Dalam Negeri Malaysia (LHDNM) menyediakan pelbagai kemudahan bayaran untuk pembayar cukai di kalangan kumpulan majikan untuk membayar Potongan Cukai Bulanan (PCB) dengan cara yang mudah. Walaupun bayaran melalui talian menunjukkan peningkatan sejak tahun 2014 hingga 2016, sebanyak 20% hingga 24% sekiranya dibandingkan dengan penggunaan kemudahan bayaran secara manual masih terkebelakang kerana bukan ramai majikan yang menggunakan e-bayaran. Kajian ini bertujuan untuk mengenalpasti sekiranya ada perbandingan yang signifikan di antara sifat firma dan bukan pengguna e-bayaran bagi PCB. Kajian ini mempunyai dua objektif. Objektif pertama adalah untuk mengenalpasti sekiranya ada perbandingan yang signifikan di antara saiz firma dan bukan pengguna e-bayaran bagi PCB dan seterusnya, untuk mengenalpasti sekiranya ada perbandingan yang signifikan di antara umur firma dan bukan pengguna e-bayaran bagi PCB di kalangan kumpulan pembayar cukai majikan. Bagi tujuan untuk mencapai objektif tersebut, kajian ini dilaksanakan melalui perolehan data sekunder daripada LHDNM. Data yang diperolehi adalah untuk 2,186 majikan daripada perusahaan kecil dan sederhana yang mendaftarkan fail di LHDNM, Cawangan Seremban. Kaedah analisis inferens digunakan dalam kajian ini untuk menguji perbandingan signifikan di antara sifat demografi firma iaitu saiz firma dan umur firma dengan bukan pengguna e-bayaran bagi PCB. Bagi menguji perbandingan signifikan di antara saiz firma dan bukan pengguna e-bayaran bagi PCB, analisis ujian-T digunakan manakala bagi menguji perbandingan signifikan di antara umur firma dan bukan pengguna e-bayaran bagi PCB, analisis varians (ANOVA) digunakan. Melalui analisis, penemuan yang perlu diberi perhatian dikenalpasti dalam kajian ini. Penemuan menunjukkan bahawa kedua-dua sifat firma dalam kajian ini iaitu saiz firma dan umur firma mempunyai perbandingan yang signifikan dengan bukan pengguna e-bayaran bagi PCB.

Kata kunci: e-bayaran, bukan pengguna, saiz firma, umur firma, PCB

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## LIST OF ABBREVIATIONS

LHDNM	-	Lembaga Hasil Dalam Negeri Malaysia
IRBM	-	The Inland Revenue Board of Malaysia
ICT	-	Information and Communication Technology
GST	-	Goods and Services tax
RMCD	-	Royal Malaysian Customs Department
SAS	-	Self-Assessment System
MAMPU	-	Malaysian Administrative Modernisation and Management Planning Unit
MTD	-	Monthly Tax Deduction
ITA	-	Income Tax Act
e-MTD	-	Monthly Tax Deduction Online System
OECD	-	Organisation for Economic Cooperation and Development
ADB	-	Asian Development Bank
FPX	-	Financial Process Exchange
SME	-	Small and Medium Enterprise
NSMC	-	National SME Development Council
ANOVA	-	Analysis of Variance
SPSS	-	Statistical Package for Social Sciences

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## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Background of the Study**

Malaysia has reformed into the information age just like any other countries in the world and the level of internet usage is expanding rapidly year by year. The conversion from manual systems to electronic systems is quite visible especially in government agencies because they too face the pinch of Information and Communication Technology (ICT) development. Malaysia has introduced e-government, the web based information accessibility for its people to obtain the latest information and be able to download databases electronically (Lim et.al, 2013). The main objective of the E-government is to lessen the time and burden of people for repetitive tasks like checking and processing, but unfortunately the acceptance level at the change of technology still below the expectation in certain area of e-government services in Malaysia (Aziz & Idris, 2012).

The Inland Revenue Board of Malaysia (IRBM) is the Malaysia tax authority which collects the revenue for the country through the direct taxes like income tax, company tax and petroleum tax, whereas the indirect taxes such as Goods and Services tax (GST) and Excise Duty administered by Royal Malaysian Customs Department (RMCD) (Anuar & Othman, 2010). IRBM has enhanced its electronic services from time to time for the online users which includes electronic filing of tax returns (e-Filing), electronic payment (e-Payment) and online registration (e-Registration) to the taxpayers and tax practitioners (Lai & Nawawi, 2010). The most important e-government services introduced by IRBM is the e-Filing system for the taxpayers to

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## APPENDIX A

### Permission to obtain IRBM Data

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7 Mei 2018

Kepada:  
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Ibu Pejabat Lembaga Hasil Dalam Negeri Malaysia  
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(u/p: Pengarah Bahagian Pengurusan Potensi)

Tuan/Puan,  
**PERMOHONAN MENDAPATKAN DATA LHDNM BAGI TUJUAN KAJIAN  
PENYELIDIKAN PROGRAM SARJANA**

Dengan segala hormatnya, saya merujuk kepada perkara di atas.

Sukacita dimaklumkan bahawa saya merupakan salah seorang pegawai yang sedang menjalani program usahasama LHDNM-UUM Master of Science (International Accounting). Kini, saya sedang membuat penulisan akademik kertas projek sebagai syarat melengkapkan program sarjana ini.

Sehubungan itu, saya ingin memohon untuk mendapatkan data daripada LHDNM bagi kajian penyelidikan saya. Perincian data yang saya perlukan adalah seperti di **Lampiran 1**. Disertakan juga adalah **Bab 1** Kajian Penyelidikan yang menerangkan secara jelas latar belakang dan motivasi di sebalik kajian ini.

Dengan ini, saya memohon kelulusan daripada pihak JPI bagi membenarkan saya mendapatkan data yang diperlukan dan seterusnya memanjangkan kebenaran kepada jabatan yang berkenaan.

Segala kerjasama yang diberikan adalah amat dihargai dan didahului dengan ucapan terima kasih.

Sekian.

  
.....  
(PARIMALADEVI K. VALAKSEN)

## APPENDIX B

### Analysis of Variance (ANOVA)

Size					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	micro	676	30.9	30.9	30.9
	small	1234	56.5	56.5	87.4
	medium	276	12.6	12.6	100.0
	Total	2186	100.0	100.0	

### Anova

Descriptives								
lnxPCB								
					95% Confidence Interval for Mean			
					Lower Bound	Upper Bound		
	N	Mean	Std. Deviation	Std. Error			Minimum	Maximum
micro	676	7.7579	1.77488	.06826	7.6238	7.8919	2.35	14.04
small	1234	8.6277	1.66335	.04735	8.5348	8.7206	.50	13.95
medium	276	9.9326	1.68305	.10131	9.7331	10.1320	3.55	13.67
Total	2186	8.5235	1.82462	.03903	8.4469	8.6000	.50	14.04

Test of Homogeneity of Variances			
lnxPCB			
Levene Statistic	df1	df2	Sig.
3.204	2	2183	.041

ANOVA					
lnxPCB					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	957.642	2	478.821	165.476	.000
Within Groups	6316.727	2183	2.894		
Total	7274.369	2185			



<b>lnxPCB</b>					
			Subset for alpha = 0.05		
	Size	N	1	2	3
Tukey B <sup>a,b</sup>	micro	676	7.7579		
	small	1234		8.6277	
	medium	276			9.9326
Waller-Duncan <sup>a,b,c</sup>	micro	676	7.7579		
	small	1234		8.6277	
	medium	276			9.9326
Means for groups in homogeneous subsets are displayed.					
a. Uses Harmonic Mean Sample Size = 507.369.					
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.					
c. Type 1/Type 2 Error Seriousness Ratio = 100.					



## APPENDIX C

### T-Test

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	young	537	24.6	24.6	24.6
	old	1649	75.4	75.4	100.0
	Total	2186	100.0	100.0	

### T- Test

Group Statistics					
	Age	N	Mean	Std. Deviation	Std. Error Mean
PCBIn	young	537	7.9780	1.69618	.07320
	old	1649	8.7006	1.83093	.04509

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
PCBIn	Equal variances assumed	3.197	.074	-8.086	2184	.000	-.72265	.08937	-.89792	-.54739
	Equal variances not assumed			-8.406	974.320	.000	-.72265	.08597	-.89136	-.55395